

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Joseph R. Sundo)
) Case No. 20-20214 GLT
) Chapter 13
Debtor(s).) Related to Doc. No. 111
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Debtor
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- Chapter 13 Plan dated
- ☒ Amended Chapter 13 Plan dated 8/2/2022

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$2,602.00 to \$3,277.00 per month, effective 4/2023; and/or the Plan term shall be changed from months to months.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments,

the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

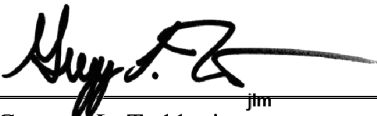
✱ Other: The monthly payment owed to PennyMac Loan Services, LLC is increased to \$612.64, effective 2/1/2023, pursuant to the Notice of Mortgage Payment Change filed on 12/22/2022. The stipulated order addresses the existing plan arrearages, which will be cured over the remaining 22 months of the plan. Legal Fees payable to Steidl & Steinberg, PC of \$500.00 have been added.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 24th day of March, 2023

A handwritten signature in black ink, appearing to read "Gregory L. Taddonio", is written over a horizontal line. The signature is stylized with a large, sweeping "G" and "T".

Gregory L. Taddonio
Chief United States Bankruptcy Judge

Stipulated by:

/s/ Kenneth Steidl
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:
Joseph R. Sundo
Debtor

Case No. 20-20214-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 24, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2023:

Recip ID	Recipient Name and Address
db	+ Joseph R. Sundo, 1505 Middle Street, Pittsburgh, PA 15215-2531
sp	+ Neil Isler, Woomer & Talarico, 2945 Banksville Rd., Ste. 200, Pittsburgh, PA 15216-2749
sp	+ Woomer & Talarico, LLC, 2945 Banksville Road, Ste. 200, Pittsburgh, PA 15216-2749
15199099	+ CRB, 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600
15200114	+ Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15200119	+ Diversified Consultants, Inc., Attn: Bankruptcy, Po Box 679543, Dallas, TX 75267-9543
15200120	+ SST/Cross River Bank, 4315 Pickett Road, Saint Joseph, MO 64503-1600
15186289	Systems & Services Technologies Inc, 4315 Pickett Road, Po Box 3999, Saint Joseph, MO 64503-0999
15186288	Systems & Services Technologies Inc, Po Box 5493, Carol Stream, IL 60197-5493
15200122	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court., Tempo, 720 East Pete Rose Way, Suite 400, Cincinnati, OH 45202
15188709	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 25 2023 00:08:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 25 2023 00:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15210528	Email/Text: bnc@atlasacq.com	Mar 25 2023 00:07:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15186282	Email/PDF: bncnotices@becket-lee.com	Mar 25 2023 00:19:28	American Express Corporation, P. O. Box 1270, Newark, NJ 07101-1270
15212844	Email/PDF: bncnotices@becket-lee.com	Mar 25 2023 00:19:31	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15484869	Email/Text: rm-bknotices@bridgecrest.com	Mar 25 2023 00:07:00	Bridgecrest, PO Box 842695, Los Angeles, CA 90084-2695
15484870	Email/Text: rm-bknotices@bridgecrest.com	Mar 25 2023 00:07:00	Bridgecrest, 7300 E Hampton Ave Ste 100, Mesa, AZ 85209-3324
15224829	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 25 2023 00:08:25	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15200112	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 25 2023 00:08:11	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15200113	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 25 2023 00:08:25	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034

District/off: 0315-2

User: auto

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15200115	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 25 2023 00:07:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15200117	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 25 2023 00:07:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15200116	+ Email/Text: bankruptcy_notifications@ccsusa.com	Mar 25 2023 00:07:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
15186283	Email/PDF: creditonebknotifications@resurgent.com	Mar 25 2023 00:08:24	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15188533	Email/Text: mrdiscen@discover.com	Mar 25 2023 00:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15200118	+ Email/Text: bankruptcynotices@dcicollect.com	Mar 25 2023 00:07:00	Diversified Consultants, Inc., P O Box 551268, Jacksonville, FL 32255-1268
15223777	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 25 2023 00:07:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15186284	+ Email/Text: bankruptcy@huntington.com	Mar 25 2023 00:07:00	Huntingdon National Bank, P.O. Box 1558, Columbus, OH 43216-1558
15224657	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 25 2023 00:07:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15186285	^ MEBN	Mar 25 2023 00:01:53	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, Attn David Fein Esq., Philadelphia, PA 19106-1541
15205661	Email/PDF: resurgentbknotifications@resurgent.com	Mar 25 2023 00:08:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15201791	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 25 2023 00:08:24	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15186286	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 25 2023 00:08:10	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
15186287	+ Email/PDF: ebnotices@pnmac.com	Mar 25 2023 00:08:40	PennyMac Loan Services, LLC, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027
15224432	+ Email/PDF: ebnotices@pnmac.com	Mar 25 2023 00:08:25	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15221365	+ Email/Text: ebnpeoples@grblaw.com	Mar 25 2023 00:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15186949	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2023 00:08:10	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15186290	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 25 2023 00:07:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15210534	^ MEBN	Mar 25 2023 00:01:48	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15220652	Email/PDF: ebn_ais@aisinfo.com	Mar 25 2023 00:08:39	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas

District/off: 0315-2

User: auto

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cr	*+	Acquisitions LLC, 492C Cedar Lane, Ste. 442, Teaneck, NJ 07666
15219786	*P++	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15200121	*	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
		Systems & Services Technologies Inc, Po Box 5493, Carol Stream, IL 60197-5493

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth Steidl	on behalf of Debtor Joseph R. Sundo julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 7